

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Susan Marie Shultis  
Debtor

Case No. 18-01155-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 64

Date Rcvd: Mar 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2020.

5038160 +Susan Marie Shultis, 26 John Randolph Dr, New Freedom, PA 17349-9453  
5038161 +Andrew Eisemann, Esquire, Capozzi Adler, PC, 2933 N. Front Street, Harrisburg PA 17110-1250  
5038162 Baltimore County PHoto Enforcement, PO Box 2095, Baltimore MD 21203-2095  
5038165 +Breg, Inc., PO Box 844628, Dallas TX 75284-4628  
5038168 +CGA Law Firm, 135 N. George Street, York PA 17401-1132  
5038173 +Columbia Gas, 121 Champion Way, Suite 100, Canonsburg PA 15317-5817  
5038177 +Daimler Truck Financial, MBFS Non Fleet Box 5260, 8430 W. Bryn Mawr 3rd Floor, Chicago IL 60631-3473  
5038156 Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001  
5038179 Elan Financial Service, Cb Disputes, Saint Louis MO 63166  
5038180 +Everest Contracting/Michael Shultis, 26 John Randolph Drive, New Freedom PA 17349-9453  
5038181 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg PA 17106-9184  
5038182 +FedLoan Servicing, Po Box 60610, Harrisburg PA 17106-0610  
5038184 +KML Law Group, 701 MARKET ST STE 5000, Philadelphia PA 19106-1541  
5038187 +Maryland Safe Zones, PO Box 17648, Baltimore MD 21297-1648  
5038190 +Michael Shultis, 26 John Randolph Drive, New Freedom PA 17349-9453  
5038191 +Nationwide Credit, 5503 Cherokee Avenue, Alexandria VA 22312-2307  
5038193 +New Freedom Boro, 49 E. High Street, New Freedom PA 17349-9665  
5038196 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland OH 44101-4982  
5038197 +PNC Bank, 1 Financial Pkwy, Kalamazoo MI 49009-8002  
5038194 +Penn Waste, 85 Brick Yard Road, Manchester PA 17345-9204  
5038195 +Peoplesbank, 105 Leader Heights Road, York PA 17403-5137  
5038198 +Professional Account Services, Deleware DOT, PO Box 3032, Milwaukee WI 53201-3032  
5038200 Renew Financial, PO Box 809388, Chicago IL 60680-9388  
5038202 +Select Security, 241 N. Plum Street, Lancaster PA 17602-2792  
5038203 +Shrewsbury Limited Partnership, 6000 EXECUTIVE BLVD STE 700, Rockville MD 20852-3883  
5038204 State of Deleware DOT, EZPASS, PO Box 697, Dover DE 19903-0697  
5038205 +Stock and Leader, 221 W. Philadelphia Street, Ste 600, York PA 17401-2994  
5038206 +Suzanne Webb Tax Collector, 217 W. Main Street, New Freedom PA 17349-7942  
5038214 Terminex, PO Box 742592, Cincinnati OH 45274-2592  
5038154 +York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5038157 +EDI: RMCB.COM Mar 31 2020 23:03:00 American Medical Collection Agency, 4 Westchester Plaza, Building 4, Elmsford NY 10523-1615  
5038158 +EDI: AMEREXPR.COM Mar 31 2020 23:03:00 Amex, Correspondence, Po Box 981540, El Paso TX 79998-1540  
5038159 +EDI: AMEREXPR.COM Mar 31 2020 23:03:00 Amex, P.o. Box 981537, El Paso TX 79998-1537  
5038162 +EDI: TSYS2.COM Mar 31 2020 23:03:00 Barclays Bank Delaware, 100 S West St, Wilmington DE 19801-5015  
5038163 +EDI: TSYS2.COM Mar 31 2020 23:03:00 Barclays Bank Delaware, Po Box 8803, Wilmington DE 19899-8803  
5038164 +E-mail/Text: customerservice2@benuckrainey.com Mar 31 2020 19:03:08 Benuck & Rainey Inc., 25 Concord Road, Lee NH 03861-6624  
5038167 +EDI: CAPITALONE.COM Mar 31 2020 23:03:00 Capital One, Po Box 30281, Salt Lake City UT 84130-0281  
5038166 +EDI: CAPITALONE.COM Mar 31 2020 23:03:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285  
5038172 +EDI: CITICORP.COM Mar 31 2020 23:03:00 Citibank/The Home Depot, Po Box 6497, Sioux Falls SD 57117-6497  
5038171 +EDI: CITICORP.COM Mar 31 2020 23:03:00 Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis MO 63179-0040  
5038174 +EDI: COMCASTCBLCENT Mar 31 2020 23:03:00 Comcast, 1701 JFK Blvd, Philadelphia PA 19103-2899  
5038175 +EDI: WFNNB.COM Mar 31 2020 23:03:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus OH 43218-2125  
5038176 +EDI: WFNNB.COM Mar 31 2020 23:03:00 Comenity Bank/Victoria Secret, Po Box 182789, Columbus OH 43218-2789  
5038183 EDI: PHINHARRIS Mar 31 2020 23:03:00 Harris and Harris, 111 West Jackson Street, Ste 400, Chicago IL 60604-4135  
5038155 EDI: IRS.COM Mar 31 2020 23:03:00 IRS Centralized Insolvency Oper., Post Office Box 7346, Philadelphia PA 19101-7346  
5038169 EDI: JPMORGANCHASE Mar 31 2020 23:03:00 Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington DE 19850  
5038170 EDI: JPMORGANCHASE Mar 31 2020 23:03:00 Chase Card Services, Po Box 15298, Wilmington DE 19850  
5038186 E-mail/Text: camanagement@mtb.com Mar 31 2020 19:03:04 M & T Bank, 1 Fountain Plz, Buffalo NY 14203  
5038185 E-mail/Text: camanagement@mtb.com Mar 31 2020 19:03:04 M & T Bank, Po Box 844, Buffalo NY 14240  
5038188 +EDI: DAIMLER.COM Mar 31 2020 23:03:00 Mercedes Benz Financia, P.o. Box 961, Roanoke TX 76262-0961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

5038189 +E-mail/Text: [bankruptcy@firstenergycorp.com](mailto:bankruptcy@firstenergycorp.com) Mar 31 2020 19:03:09 Met Ed,  
c/o First Energy Corp, 76 South Main Street, Akron OH 44308-1812  
5038192 E-mail/Text: [NCI\\_bankonotify@ncirm.com](mailto:NCI_bankonotify@ncirm.com) Mar 31 2020 19:03:01 Nationwide Credit,  
PO Box 14581, Des Moines IA 50306-3581  
5039049 +EDI: PRA.COM Mar 31 2020 23:03:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
5038199 E-mail/Text: [BankruptcyMail@questdiagnostics.com](mailto:BankruptcyMail@questdiagnostics.com) Mar 31 2020 19:03:17 Quest Diagnostics,  
PO 7302, Hollister MO 65673-7302  
5038207 +EDI: RMSC.COM Mar 31 2020 23:03:00 Syncb/care Credit, C/o Po Box 965036,  
Orlando FL 32896-0001  
5038208 +EDI: RMSC.COM Mar 31 2020 23:03:00 Synchrony Bank/Amazon, Attn: Bankruptcy,  
Po Box 965060, Orlando FL 32896-5060  
5038209 +EDI: RMSC.COM Mar 31 2020 23:03:00 Synchrony Bank/Amazon, Po Box 965015,  
Orlando FL 32896-5015  
5038210 +EDI: RMSC.COM Mar 31 2020 23:03:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,  
Orlando FL 32896-5060  
5038211 +EDI: RMSC.COM Mar 31 2020 23:03:00 Synchrony Bank/Sams, Po Box 965005,  
Orlando FL 32896-5005  
5038213 EDI: TDBANKNORTH.COM Mar 31 2020 23:03:00 TD Bank, N.A., 70 Gray Rd, Portland ME 04105  
5038212 EDI: TDBANKNORTH.COM Mar 31 2020 23:03:00 TD Bank, N.A., Attn: Bankruptcy,  
32 Chestnut St, Lewiston ME 04243  
5038215 +EDI: WTRRNBNK.COM Mar 31 2020 23:03:00 Tnb-Visa (TV) / Target,  
C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis MN 55440-9475  
5038216 +EDI: WTRRNBNK.COM Mar 31 2020 23:03:00 Tnb-Visa (TV) / Target, Po Box 673,  
Minneapolis MN 55440-0673  
5038178 EDI: USBANKARS.COM Mar 31 2020 23:03:00 Elan Financial Service, Attn: Bankruptcy,  
Po Box 5229, Cincinnati OH 45201

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5038201 ##+Richard Rafferty, 1190 West St. George's Avenue, Unit A 26, Linden NJ 07036-6151  
TOTALS: 0, \* 1, ## 1

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2020 at the address(es) listed below:

Dawn Marie Cutaia on behalf of Debtor 1 Susan Marie Shultis [dmcutaia@gmail.com](mailto:dmcutaia@gmail.com), [cutaialawecf@gmail.com](mailto:cutaialawecf@gmail.com);3479@notices.nextchapterbk.com;r46159@notify.bestcase.com  
James Warmbrodt on behalf of Creditor M&T BANK [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Steven M. Carr (Trustee) [stevecarr8@comcast.net](mailto:stevecarr8@comcast.net), [pa31@ecfcbis.com](mailto:pa31@ecfcbis.com)  
United States Trustee [ustpregion03.ha.ecf@usdoj.gov](mailto:ustpregion03.ha.ecf@usdoj.gov)

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Susan Marie Shultis**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:18-bk-01155-HWV**

Social Security number or ITIN xxx-xx-0045

EIN -----

Social Security number or ITIN -----

EIN -----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Susan Marie Shultis  
fka Susan Faster

By the  
court:

3/31/20



Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Christina Kovach, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**